

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

THOMAS J. HAYES

Debtor(s)

Case No. 16-21018CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/18/2016.
- 2) The plan was confirmed on 03/02/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/16/2021, 02/23/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/02/2022.
- 6) Number of months from filing or conversion to last payment: 78.
- 7) Number of months case was pending: 80.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,950.00.
- 10) Amount of unsecured claims discharged without full payment: \$78,217.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$278,784.50
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$278,784.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,810.00
Court Costs \$0.00
Trustee Expenses & Compensation \$11,418.06
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$15,228.06

Attorney fees paid and disclosed by debtor: \$1,190.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	15,705.00	15,098.87	15,098.87	15,098.87	2,827.07
AMERICAN INFOSOURCE LP AGENT	Unsecured	1,613.00	1,550.96	1,550.96	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	1,433.00	1,405.77	1,405.77	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	662.00	662.40	662.40	0.00	0.00
COURT OF COMMON PLEAS - ALLEG	Priority	3,531.00	NA	NA	0.00	0.00
DOMESTIC RELATIONS OBLIGATION	Priority	NA	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	2,591.28	2,591.28	0.00	0.00
FEDERAL HOME LOAN MORTGAGE C	Secured	118,363.00	120,884.21	55,275.22	55,275.22	0.00
FEDERAL HOME LOAN MORTGAGE C	Secured	0.00	0.00	18,892.67	18,892.67	0.00
FEDERAL HOME LOAN MORTGAGE C	Secured	0.00	0.00	0.00	20,891.84	0.00
FEDERAL HOME LOAN MORTGAGE C	Secured	0.00	6,579.44	6,579.44	6,579.44	0.00
FIREWATER RESTORATION	Unsecured	1,455.79	NA	NA	0.00	0.00
HAMPTON TOWNSHIP SD & HAMPTC	Priority	NA	4,402.47	4,402.47	4,402.47	0.00
INTERNAL REVENUE SERVICE*	Priority	33,475.23	51,026.62	51,026.62	51,026.62	0.00
INTERNAL REVENUE SERVICE*	Secured	0.00	58,200.00	58,200.00	58,200.00	3,729.05
INTERNAL REVENUE SERVICE*	Unsecured	0.00	24,967.70	24,967.70	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	27,577.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	NA	9,585.01	8,994.51	8,994.51	456.77
PA DEPARTMENT OF REVENUE*	Priority	NA	8,752.13	7,956.91	7,956.91	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	1,892.82	0.00	0.00	0.00
PHFA(*)	Secured	30,687.00	30,611.77	0.00	7,700.00	0.00
PHFA(*)	Secured	0.00	1,525.00	1,525.00	1,525.00	0.00
PNC BANK NA	Secured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	14,781.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,612.80	1,612.80	0.00	0.00
RIVERSIDE COMMERCE CENTER	Unsecured	1,613.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$74,167.89	\$102,759.73	\$0.00
Mortgage Arrearage	\$8,104.44	\$8,104.44	\$0.00
Debt Secured by Vehicle	\$15,098.87	\$15,098.87	\$2,827.07
All Other Secured	\$67,194.51	\$67,194.51	\$4,185.82
TOTAL SECURED:	\$164,565.71	\$193,157.55	\$7,012.89
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$63,386.00	\$63,386.00	\$0.00
TOTAL PRIORITY:	\$63,386.00	\$63,386.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,790.91	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$15,228.06</u>
Disbursements to Creditors	<u>\$263,556.44</u>
TOTAL DISBURSEMENTS :	<u>\$278,784.50</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/18/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.